



September 29, 2010

Mr. J. T. Warner
Making Home Affordable Compliance
8000 Jones Branch Drive, Mailstop C3F
McLean, VA 22102

Subject: Initial Certification Cover Letter

Dear Mr. Warner,

Attached is the Form of Initial Certification submitted by CitiMortgage, Inc. ("CMI"), as required by the Commitment to Purchase Financial Instrument and Servicer Participation Agreement and Supplemental Directive 10-06 ("SD 10-06"), to Making Home Affordable-Compliance, as compliance agent for the U.S. Treasury. Due to the timing of our implementation of the Home Affordable Foreclosure Alternatives program ("HAFA") on June 18, 2010, the scope of this initial certification is limited to the HAMP program. The HAFA program and other programs (e.g. Second Lien Modification Program and Home Affordable Unemployment Program) will be included in Subsequent Certifications, as applicable. Such Subsequent Certifications will cover the period beginning with the effective date of this Initial Certification.


CMI respectfully requests confidential treatment of this Initial Certification. This letter and its exhibits contain sensitive, non-public information. This information is exempt from disclosure under the Freedom of Information Act (5 U.S.C. § 552), including Section 552(b).

(b)(4), (b)(8)

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CitiMortgage, Inc.
Initial Certification
September 29, 2010

(b)(4), (b)(8)



Election of Subsequent Certifications

As indicated on the enclosed Form of Initial Certification, CMI. elects the anniversary of the Initial Certification Effective Date as the effective dates of Subsequent Certifications.

Please contact me if you have any questions related to the Home Affordable Modification Program or this Initial Certification.



Harold Lewis
Managing Director, Citi Homeowner Assistance Program
CitiMortgage, Inc.

Enclosures